

UNITED STATE BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
FORT WAYNE DIVISION

IN RE:
COREY JAMES ANSTEAD

CASE NO. 17-10312

Debtor(s)

CHAPTER 13

TRUSTEE'S CERTIFICATE OF SERVICE

I certify that I served the **Plan, ORDER FIXING TIME TO OBJECT TO CONFIRMATION OF CHAPTER 13 PLAN AND NOTICE OF HEARING** upon the creditors listed on the Creditor Matrix as of this date, attached hereto, by depositing copies in the US Mail, First Class, postage prepaid.

Dated: June 9, 2017

Respectfully Submitted

/s/ Debra L. Miller
Standing Chapter 13 Bankruptcy Trustee
PO Box 11550
South Bend, Indiana 46634
(574) 254-1313

Label Matrix for local noticing
0755-1
Case 17-10312-reg
Northern District of Indiana
Fort Wayne Division
Fri Jun 9 14:11:52 EDT 2017
AmeriFirst Financial Corporation
950 Trade Centre Way
Suite 400
Kalamazoo MI 49002-0493

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN
PO BOX 183853
ARLINGTON TX 76096-3853

AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853

Amerifirst Mortgage
950 Trade Centre Way STE 400
Portage, MI 49002-0493

Corey James Anstead
312 North Miller Avenue
Marion, IN 46952-2307

Barclays Bank Delaware
698 12/ South Ogden St
Buffalo, NY 14206-2317

Sarah E. Barngrover
Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028

Best Buy Credit Card
PO Box 9001007
Louisville, KY 40290-1007

County National Bank
1 South Howell Street
Hillsdale, MI 49242-1811

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Financial Recovery Services, Inc
PO Box 385908
Minneapolis, MN 55438-5908

IRS
575 N PENNSYLVANIA ST
STOP 3B 380
INDIANAPOLIS, IN 46204

Grant County Treasurer
Grant County Complex
401 South Adams
Suite A218
Marion IN 46953-2037

Indiana Department of Revenue
Bankruptcy Section MS108
100 North Senate Avenue N240
Indianapolis, IN 46204-2231

Indiana Department of Revenue
Bankruptcy Section - MS 108
100 North Senate Avenue, N240
Indianapolis IN 46204-2231

Indiana Employment Security Division
10 North Senate Street
Indianapolis, IN 46204-2201

Internal Revenue Service
P. O. Box 7346
Philadelphia, PA 19101-7346

Kohl's Payment Center
PO Box 2983
Milwaukee, WI 53201-2983

Midland Credit Management
PO Box 60578
Los Angeles, CA 90060-0578

ATTORNEY GENERAL CURTIS HILL
INDIANA GOVERNMENT CENTER SOUTH
302 W WASHINGTON ST, 5TH FLOOR
INDIANAPOLIS, IN 46204

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

QCS
PO Box 4699
Petaluma, CA 94955-4699

John Thomas Sees
208 West Fourth Street
Marion, IN 46952-4016

D. Anthony Sottile
Sottile & Barile
P.O. Box 476
Loveland, OH 45140-0476

INDIANA DEPARTMENT OF REVENUE
BANKRUPTCY SECTION N 240
100 N SENATE AVE
IDIANAPOLIS, IN 46204

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

26

AmeriCredit Financial Services, Inc
 dba GM Financial
 PO Box 183853
 Arlington, TX 76096

(d)AmeriCredit Financial Services, Inc.
 dba GM Financial
 P O Box 183853
 Arlington, TX 76096

Discover Card
 6500 New Albany Rd
 New Albany, OH 43054

Portfolio Recovery Associates
 PO Box 12914
 Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Amerifirst Financial Corporation

(u)Synchrony Bank

End of Label Matrix	
Mailable recipients	25 + 1
Bypassed recipients	2
Total	27

UNITED STATES BANKRUPTCY COURT
Northern District of Indiana
Fort Wayne Division

In Re: Debtor(s) (name(s) and address)
Corey James Anstead
xxx-xx-3730
312 North Miller Avenue
Marion, IN 46953

)
)
)
) Case Number: 17-10312-reg
)
)
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) Chapter: 13
)
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ORDER FIXING TIME TO OBJECT TO CONFIRMATION
OF AMENDED CHAPTER 13 PLAN AND NOTICE OF HEARING

The debtor(s) filed an amended Chapter 13 plan on June 6, 2017 .

IT IS ORDERED AND NOTICE IS GIVEN THAT:

1. **Any objections to confirmation of the proposed plan must be filed on or before July 25, 2017** . Objections should be filed with the Clerk of the United States Bankruptcy Court, 1300 South Harrison Street, Fort Wayne, Indiana 46802.
2. **The court will hold a hearing on August 8, 2017 at 10:30 AM** , or as soon thereafter as the matter can be heard, in the Federal Building, 1300 South Harrison Street, Room 2127, Fort Wayne, Indiana 46802, **to consider confirmation of the proposed plan and any objections thereto**. This hearing has been scheduled on the court's miscellaneous calendar and the court will not be prepared to receive evidence concerning any factual disputes. Counsel for the debtor(s) and any objectors will, nonetheless, be expected to appear. (If the plan has not been objected to, amended or modified in some way, only the Trustee needs to appear for this hearing.) Any objections to confirmation that cannot be disposed of at the hearing based upon the undisputed facts will be scheduled for such further proceedings as may be appropriate.
3. In order to avoid delaying confirmation, **Debtor should promptly file and serve any modifications or amendments** to the plan. Modifications or amendments which are filed and served upon all creditors and parties in interest **at least 21 days prior to the last day for filing objections to confirmation** will become part of the proposed plan and will be considered at the scheduled confirmation hearing without further notice.

4. If confirmation is denied because of the debtor(s)' failure to fulfill duties imposed by the Bankruptcy Code and rules of procedure, such as the duty to provide the trustee with required information or documentation or to commence making the required plan payments, the court may dismiss the case without further notice or hearing.

5. No later than twenty-eight (28) days before the last day for filing objections to confirmation, the Chapter 13 Trustee shall serve a copy of this order, along with a copy of the currently proposed plan, upon all creditors and parties in interest and make due proof thereof.

Dated: June 7, 2017

Robert E. Grant

Judge, United States Bankruptcy Court

**United States Bankruptcy Court
Northern District of Indiana**

In re Corey James Anstead

Debtor(s)

Case No. 17-10312Chapter 13

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$1,091.00** per month for **60** months.

Total of plan payments: **\$65,460.00**

2. Plan Length: This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
- a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under non-bankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
 - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.

4. From the payments received under the plan, the trustee shall make disbursements as follows:

- a. Administrative Expenses
 - (1) Trustee's Fee: As determined by United States Trustee.
 - (2) Attorney's Fee (unpaid portion): **\$3,400.00 to be paid through plan in monthly payments**
 - (3) Filing Fee (unpaid portion): **NONE**

- b. Priority Claims under 11 U.S.C. § 507

(1) Domestic Support Obligations

(a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

-NONE-

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)	Estimated arrearage claim	Projected monthly arrearage payment
-NONE-		

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **-NONE-**

(2) Other Priority Claims.

Name	Amount of Claim	Interest Rate (If specified)
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Name
Indiana Department of Revenue

Amount of Claim
403.70

Interest Rate (If specified)
0.00%

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
GM Financial	2014 Buick Regal 19000 miles Location: 312 North Miller Avenue, Marion IN 46952	200.00
Amerifirst Mortgage	312 North Miller Avenue Marion, IN 46952 Grant County	479.00

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
GM Financial	19,849.09	476.91	15.45%

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
Amerifirst Mortgage	63,563.00	479.00	Contract Rate

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
-NONE-		

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
Amerifirst Mortgage	1,437.00	0.00%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:
NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party
-NONE-

Description of Contract or Lease

9. Property to Be Surrendered to Secured Creditor

Name
-NONE-

Amount of Claim

Description of Property

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name
-NONE-

Amount of Claim

Description of Property

11. Title to the Debtor's property shall revert in debtor **on discharge or dismissal**.

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Debtor shall report bonus income and turn over bonuses exceeding \$500.

14. Debtor's annual combined tax refunds as exceed \$1077.00 shall be paid into the plan.

Date _____

Signature _____

Corey James Anstead
Debtor


United States Bankruptcy Court
Northern District of Indiana

In re Corey James Anstead
Debtor(s)

Case No. 17-10312
Chapter 13

CHAPTER 13 PLAN
(Signature Page)

Date 6-6-17

Signature 
Corey James Anstead
Debtor